



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
Elizon Master Participation Trust I, U.S. Bank Trust
National Association, as Owner Trustee

Order Filed on September 1, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
William E. Culver III,
Debtor.

Case No.: 22-12770 MBK

Adv. No.:

Hearing Date: n/a

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 1, 2022

A handwritten signature of Michael B. Kaplan, written in black ink and underlined.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: William E. Culver III

Case No: 22-12770 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, holder of a mortgage on real property known as 14 Holt Circle Mercerville NJ 08619, with the consent of Paul H. Young, Esq., counsel for the Debtor, William E. Culver III,

It is **ORDERED, ADJUDGED and DECREED** that as of August 10, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due August 2022 for a total post-petition default of \$1,202.96 (1 @ \$1,651.23, 2 LC @ \$89.02; less suspense of \$626.31); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,202.96 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2022, directly to Secured Creditor, SN Servicing Corp. 323 5th Street, Eureka, CA 95501 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

(Page 3)

Debtor: William E. Culver III

Case No: 22-12770 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan.

I hereby agree and consent to the above terms and conditions:

Dated: 08/22/2022

/s/ Denise Carlon, Esq.

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 08/22/2022

/s/ Paul H. Young, Esq.

PAUL H. YOUNG, ESQ., ATTORNEY FOR DEBTOR